

**Information to identify the case:**

Debtor 1

Pamela L. Jackson

Social Security number or ITIN xxx-xx-4074

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: 18-23940-CMB

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela L. Jackson  
aka Pamela Charley Jackson, aka Pamela  
Charley-Darkins

9/13/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Pamela L. Jackson  
Debtor

Case No. 18-23940-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 13, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:**

Recip ID	Recipient Name and Address
db	Pamela L. Jackson, 136 Dogwood Drive, Pittsburgh, PA 15235-3810
cr	+ Planet Home Lending, LLC as servicer for Wilmingto, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
14926936	Bayview Financial Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
14926940	KML Law Group, P.C., Suite 5000, BNY Market Street, Philadelphia, PA 19106
14937717	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 14 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 14 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Sep 14 2022 03:58:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2022 00:13:07	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 14 2022 00:10:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14964573	+ EDI: LCIBAYLN	Sep 14 2022 03:58:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
14926937	+ EDI: LCIBAYLN	Sep 14 2022 03:58:00	Bayview Loan Servicing, LLC, Attn: Customer Service, 4425 Ponce de Leon Blvd., 5th Floor, Miami, FL 33146-1839
14926938	+ EDI: CAPONEAUTO.COM	Sep 14 2022 03:58:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14928813	+ EDI: AISACG.COM	Sep 14 2022 03:58:00	Capital One Auto Finance, a division of Capital

District/off: 0315-2

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14944472	EDI: CAPITALONE.COM	Sep 14 2022 03:58:00	On, P.O. Box 4360, Houston, TX 77210-4360 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14926939	+ EDI: CAPITALONE.COM	Sep 14 2022 03:58:00	Capital One Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
14961502	+ Email/Text: kburkley@bernsteinlaw.com	Sep 14 2022 00:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14962509	Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2022 00:12:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14926941	EDI: NAVIENTFKASMSERV.COM	Sep 14 2022 03:58:00	Navient, PO Box 13612, Philadelphia, PA 19101-3612
15012490	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Sep 14 2022 00:10:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
14945030	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Sep 14 2022 00:10:00	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
14987976	^ MEBN	Sep 14 2022 00:03:37	Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
14956543	^ MEBN	Sep 14 2022 00:06:24	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14958042	EDI: AIS.COM	Sep 14 2022 03:58:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
cr	*+	Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:

District/off: 0315-2

User: auto

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Name	Email Address
Anthony M. Moody	on behalf of Debtor Pamela L. Jackson amoody@moodylawoffices.com moodyar81455@notify.bestcase.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Planet Home Lending LLC as servicer for Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-C eholdren@hillwallack.com, eholdren@ecf.courtdrive.com;hwbknj@hillwallack.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren Moyer	on behalf of Creditor Planet Home Lending LLC as servicer for Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-C lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9